Case 09-41063 Doc 1 Filed 10/30/09 Entered 10/30/09 11:36:05 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 37

### United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, F		Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)						
All Other Names used by the Debtor in the and trade names):	last 8 years (include m	arried, maider	All Otl maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all) *	Complete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. & Street, Cit	Street	Address of Joir	nt Debtor (No.	& Street, City	, and State):				
68 E 61st Street Apt # 1									
Chicago IL	60637								
County of Residence or of the Principal Pla		County	y of Residence	or of the Princ	cipal Place of I	Business:			
СО	OK								
Mailing Address of Debtor (if different from		Mailing	g Address of Jo	int Debtor (if o	different from s	street address):			
Location of Principal Assets of Business D	ebtor (if different from s	treet address	above):						
Type of Debtor (Form of Organization) (Check one box)	Nature of E		Chap	ter of Bankru	otcy Code Un	nder Which th	e Petition is Filed (Check one box)		
■ Individual (includes Joint Debtors)	☐ Heath Care Busi	ness	-	hapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit D on page 2 of this form  Corporation (includes LLC & LLP)	Single Asset Rea defined in 11 U.S		.   =	hapter 9 hapter 11		of a Fore	eign Main Proceeding		
	Railroad	2.0 3101 (012)	'   <b>-</b> ~'	hapter 12		☐ Chapter	15 Petition for Recognition		
☐ Partnership	☐ Stockbroker☐ Commodity Brok	or	☐ CI	hapter 13		of a Fore	eign Nonmain Proceeding		
Other (If debtor is not one of the above entities, check this box	☐ Clearing Bank	ei		Nature of Debts (Check one Box)					
and state type of entity below.)	☐ Other		■ De	ebts are primari	ly consumer	□ Deb	ts are primarily business		
	Tax-Exemp			ebts, defined in 101(8) as "incu		deb	ts.		
	(Check box, if a		_	dividual primari	•				
	organization und United States Co			ersonal, family, urpose."	or household				
	Revenue Code).	ide (the interna	al pu	прозе.					
Filing Fee (C	neck <b>one</b> box)		Chock	one hov	Cha	apter 11 Debt	ors		
Filing Fee attached				Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
			_ D	☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installments (ap signed application for the court's considunable to pay fee except in installments	leration certifying that the	he debtor is	□ D	ebtor's aggrega			debts (excluding debts owed to		
, , ,				insiders or affliates) are less than \$2,190,000.  Check all applicable boxes:					
☐ Filing Fee wavier requested (applicable attach signed application for the court's	•			plan is being fi	•				
				cceptances of t f creditors, in a			etition from one of more classes 1126(b).		
Statistical/Administrative Information  Debtor estimates that funds will be ava  Debtor estimates that, after any exempression funds available for distribution to unservine the state of t	t property is excluded a			es paid, there w	rill be no		This space is for court use only		
Estimated Number of Creditors					_	_			
1- 50- 100-	200- 1,000-	<b>□</b> 5,001-	10,001	□ 25,001	<b>5</b> 0,001	Over			
49 99 199 Estimated Assets	999 5,000	10,000	25,000	50,000	100,000	100,000			
	\$500,001 \$1,000,001	<b>1</b> \$10,000,001	\$50,000,001	<b>5</b>	\$500,000,001	More than			
\$0 to \$50,001to \$100,001 to \$50,000 \$100,000 \$500,000	to \$1 to \$10	to \$50	to \$100	to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabilities	million million	million	million	million		П			
\$0 to \$50,001 to \$100,001 to	\$500,001 \$1,000,001		\$50,000,001	<b>1</b> 00,000,001	\$500,000,001	More than			
\$50,000 \$100,000 \$500,000	to \$1 to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			

Case 09-41063 Doc 1 Filed 10/30/09 Entered 10/30/09 11:36:05 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 37 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Davis, Larry Lee All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Kyle Thomas Dallmann **Kyle Thomas Dallmann** Dated: 10/30/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

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PFG Record #

possession was entered, and

period after the filing of the petition.

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### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s)

Davis, Larry Lee

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Larry Lee Davis

### **Larry Lee Davis**

Dated: 10/16/2009

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### Signature of Attorney

### /s/ Kyle Thomas Dallmann

Signature of Attorney for Debtor(s)

### **Kyle Thomas Dallmann**

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 10/30/2009

 $^{\star}$  In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Larry Lee Davis

**Larry Lee Davis** 

I certify under penalty of perjury that the information provided above is true and correct.

PFG Record # 406172

10/16/2009

Dated:

Sign & Date

Here

# Document Page 5 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Larry Lee Davis Debtor** 

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 10/16/2009	Sign & Date
l cer	rtify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district.	11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonal participate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to
	Incapacity. (Defined in 11 U.S.C. $\S$ 109(h)(4) as impaired by reason of mental illness or mental deficiency so of realizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	e accompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 d your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismost satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	of any debt se. Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the ser days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit c so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize there.]	ounseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assist performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plant the agency no later than 15 days after your bankruptcy case is filed.	sted me in me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assis performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. A certificate and a copy of any debt repayment plan developed through the agency.	sted me in

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# Document Page 6 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Larry Lee Davis, Debtor

In re

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	AMOUNTS SCHEDULE				
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$3,850	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$11,914	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$8,225	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,213
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$1,265
TOTALS	\$ 3,850 TOTAL ASSETS	\$ 20,139 TOTAL LIABILITIES			

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Larry Lee Davis / Debtor** 

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	<b>\$</b> 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	
Average Income (from Schedule I. Line 16)	\$ 1.213.33

Average Income (from Schedule I, Line 16)	\$ 1,213.33
Average Expenses (from Schedule J, Line 18)	\$ 1,265.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,213.33

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 11,914.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 8,225.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 20,139.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[x] None				
	Value of Real Pr			

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	A A H	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	X				
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, computer, camera, loveseat, recliner, bbq grill, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, microwave, pots/pans, dishes/flatware	н	\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVDs, Books, Compact Discs, Tapes/Records, Family	Н	\$	75
06. Wearing Apparel		Necessary wearing apparel.	Н	\$	125
07. Furs and jewelry.		Watch, jewelry	Н	\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X	BER (Official F.		(40/0=)	Page 1 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X				
13. Stocks and interests in incorporated and unincorporated businesses.	X				
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.					
22. Patents, copyrights and other intellectual		EEOC claim	Н	Unknown	
property. Give particulars.  23. Licenses, franchises and other general	X				
intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
PFG Record # 406172		∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥ ∥	rm 6B	s) (12/07) Page 2 of 3	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property		Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
25. Autos, Truck, Trailers and other vehicles and accessories.		Wells Fargo - 2003 Chrysler Town and Country - SURRENDERING		\$ 2,600	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		<b>Total</b> (Report also on Summary of Schedules)		\$3,850	

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, DVD player, computer, camera, loveseat, recliner, bbq grill, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, microwave,	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
pots/pans, dishes/flatware  05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  DVDs, Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$ 75
06. Wearing Apparel  Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 125	\$ 125
07. Furs and jewelry.  Watch, jewelry	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.  EEOC claim	735 ILCS 5/12-1001(b)	\$ 3,000	Unknown

# Document Page 13 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2008 Wells Fargo 11,914 \$ 11,914 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 2.600 Po Box 29704 Intention: Surrender Phoenix AZ 85038 \*Description: Wells Fargo - 2003 Chrysler Town and Country -Acct No.: 50231501693199001 **SURRENDERING** 

Total

\$ 11,914

\$ 11,914

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

## Document Page 14 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

Ch	heck this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
<b>TYPES</b>	OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Clair resp	mestic Support Obligations ims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or ponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in U.S.C. § 507(a)(1).
Clair	tensions of Credit in an involuntary case ims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wag qual	ages, salaries, and commissions ges, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to allifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original ition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
<b>└</b> Mon	Intributions to employee benefit plans ney owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	rtain farmers and fishermen ims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
L Clair	posits by individuals ims of individuals ims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, twere not delivered or provided. 11 U.S.C. § 507(a)(7).
	xes and certain other Debts Owed to Governmental Units ces, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
L Clair	mmitments to maintain the capital of insured depository institution ims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors he Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 9).
Clair	aims for death or personal injury while debtor was intoxicated  ims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using ohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis / Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081			Dates: 2009 Reason: Credit Card or Credit Use				\$ 2,125
Acct #: XXXXX5030							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

National Action Fin. Services Attn: Bankruptcy Department

PO Box 9027

Williamsville NY 14321-9027

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Larry Lee Davis / Debtor** 

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated Disputed	Amount of Claim

2008-2009

Reason: Credit Card or Credit Use

Dates:

CHASE
Attn: Bankruptcy Dept.
800 Brooksedge Blvd
Westerville OH 43081

Acct #: XXXXX5030

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Valentine & Kebartas, Inc. Bankruptcy Department PO Box 325 Lawrence MA 01842

P.O. Box 7 Atlanta GA		Dates: 2009 Reason: Notice Only		\$ 0
4 Experian Attn: Bank P.O. Box 2 Allen TX 7	truptcy Dept. 2002	Dates: 2009 Reason: Notice Only		\$ 0
P.O. Box Chester P.	 truptcy Dept. 1000	Dates: 2009 Reason: Notice Only		\$ 0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 8,225.00

6,100

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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# Document Page 18 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 406172 B6H (Official Form 6H) (12/07) Page 1 of 1

# UNITED STATES BARKRUPTET COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEB	TOR AND SPOUSE ~ RELATIONSHIP AND AGE				
Status: Single None						
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Unemployed					
Name of Employer:						
Years Employed						
Employer Address:						
City, State, Zip	,	,				

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 0.00	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS				
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00		
b. Insurance	\$ 0.00	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
8. Income from real property	\$ 0.00	\$ 0.00		
9. Interest and dividends	\$ 0.00	\$ 0.00		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00		
11. Social Security or government assistance (specify)	\$ 0.00	\$ 0.00		
12. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 1,213.33	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,213.33	\$ 0.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 1,21	3.33		
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARKRUPT GY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Larry Lee Davis / Debtor** 

Bankruptcy Docket #:

SCHEDULE J - CURRENT E	XPENSES OF	INDIVIDUA	AL DEBTOR(	S)
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually		and the debtor's fam	ily at time case filed. P	rorate any
Check box if joint petition is filed & debtor's spouse maintains a	a separate household. Con	nplete a separate sch	edule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot rer	nted for mobile home	<del>!</del> )		\$ 650.00
a. Real Estate taxes included? [] Yes [x] No		•	[] Yes [x] No	
Utilities: a. Electricity and Heating Fuel				\$ 90.00
b. Water, Sewer, Garbage				\$ -
c. Cellphone, Internet				\$ 60.00
d. Other Home Phone and Cable	Television			\$ 50.00
3. Home Maintenance (repairs and upkeep)				\$ -
4. Food				\$ 300.00
5. Clothing				\$ 15.00
6. Laundry and Dry Cleaning				\$ 20.00
7. Medical and Dental Expenses				\$ -
8. Transportation (not including car payments) <b>Ga</b>	s. Tolls/Parking. Fe	es/Licenses. R	epair. Bus/Train	\$ 25.00
Recreation, Clubs and Entertainment, Newspaper			opa, 240/114	\$ -
10. Charitable Contributions	, 0 ,			\$ -
11. Insurance (not deducted from wages or included	l in home mortgage p	payments)		<del>*</del> -
a. Homeowner's or Renter's				\$ -
b. Life				
c. Health				\$- -
d. Auto				<u>\$ -</u>
e. Other				<b>\$-</b>
12. Taxes (not deducted from wages or included in h		•		\$ -
(Specify) Federal or State Tax Repayments				Ψ -
13. Installment Payments: (In Chapter 11, 12, and 1 a. Auto	3 cases, do not list p	ayments to be ii	ncluded in plan)	\$-
b. Reaffirmation Payments				\$ -
c. Other	\$-			<del>\$</del> -
14. Alimony, maintenance and support paid to other	S			\$-
15. Payments for support of additional dependents r		ne		\$-
16. Regular expenses from operation of business, p	• •		atement)	\$ -
17. Other: Haircuts, Hygiene, Eyecare, Meds Postage/Banking	·	Childcare & Babysitting	Pet Care:	
\$50.00 \$5.00	\$0.00	\$ -	\$ -	\$55.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-1 the Stastical of Summary of Certain Liabilities and Related D	7. Report also on Summa	•	•	\$ 1,265.00
19. Describe any increase/decrease in expenditures <i>None</i>	anticipated to occur	within the year	following the filing	this document:
b c	Average monthly in     Average monthly e     Monthly net income     Total amount to be	expenses from L e (a. minus b.)	ine 18 above	\$ 1,213.33 \$ 1,265.00 <b>\$(51.67)</b> \$ -

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Larry Lee Davis Debtor** 

Bankruptcy Docket #:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 10/16/2009 /s/ Larry Lee Davis

Larry Lee Davis

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: None 2008: \$24,220 2007: \$26,279	Employment	
X	Spouse		
	AMOUNT	SOURCE	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009: None Pension

2008: \$4,143

2007: None

2009: \$1213/month 2008: \$1,275 2007: None Unemployment

NONE

Spouse

AMOUNT SOURCE

NONE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmountAmountof CreditorPaymentsPaidStill Owing

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Dates of of Creditor
 Amount Paid or Value of Transfers
 Amount Paid or Value of Transfers
 Amount Still Owing

### Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

_	_	
STATEME		

NONE

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

**Dates** of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

Larry L. Davis vs. Wal-Mart

**EEOC Claim** 

**Illinois Department of Human Rights** 

Pending

09CN4445

NONE

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

# Document Page 25 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

Value of Property

06. ASSIGNMENTS AND R	RECEIVERSHIPS:		
a. Describe any assignment	t of property for the benefit of creditors made wi	thin 120 days immediately prece	ding the commencement of t
,	g under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not	, ,	spouses whether or not a join
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
preceding the commencement	as been in the hands of a custodian, receiver, or ent of this case. (Married debtors filing under ch bouses whether or not a joint petition is filed, unl	apter 12 or chapter 13 must incl	ude information concerning
Name and	Name & Location	Date	Description
Address of Custodian	of Court Case Title & Number	of Order	and Value of Property
07. GIFTS:			
List all gifts or charitable cousual gifts to family member than \$100 per recipient. (Mawhether or not a joint petition	ntributions made within one year immediately properties aggregating less than \$200 in value per indiversitied debtors filing under chapter 12 or chapter on is filed, unless the spouses are separated and	idual family member and charita 13 must include gifts or contribu d a joint petition is not filed.)	ble contributions aggregating tions by either or both spous
List all gifts or charitable cousual gifts to family member than \$100 per recipient. (Ma whether or not a joint petition	rs aggregating less than \$200 in value per indivarried debtors filing under chapter 12 or chapter in is filed, unless the spouses are separated and Relationship	idual family member and charita 13 must include gifts or contribu	ble contributions aggregating
List all gifts or charitable cousual gifts to family member than \$100 per recipient. (May whether or not a joint petition)	rs aggregating less than \$200 in value per indivarried debtors filing under chapter 12 or chapter in is filed, unless the spouses are separated and	idual family member and charita 13 must include gifts or contribu d a joint petition is not filed.)  Date	ble contributions aggregating tions by either or both spous Description

of

Loss

if Loss Was Covered in Whole or in

Part by Insurance, Give Particulars

# Document Page 26 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

Larry Lee Davis, Debtor

SI	TATEMENT OF F	INANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEBT	COUNSELING OR BANKRU	PTCY:	
	under the bankruptcy law or pr	e debtor to any persons, including attorr eparation of a petition in bankruptcy with	
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Law Offices of Peter Francis Geraci 55 E Monroe St		2009	Payment/Value: \$1,500.00
Suite#3400			
Chicago,IL 60603			
n petition in bankruptcy within 1 year  Name and  Address  of Payee	guidely proceding the col	Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		2009	\$50.00
0. OTHER TRANSFERS			
ransferred either absolutely or as sec	curity with two (2) years immed must include transfers by eithe	nary course of the business or financial a diately preceding the commencement of er or both spouses whether or not a joint	this case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship		Transferred and	
to Debtor	Date	Value Received	
0b. List all property transferred by thus or similar device of which the de		immediately preceding the commencem	nent of this case to a self-settle
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	

Transfer(s)

other Device

Closing

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# Document Page 27 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

### STATEMENT OF FINANCIAL AFFAIRS

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Merrill Lynch	401k	\$4,143 in 12/08
Institution	Final Balance	Closing
Address of	of Account Number, and Amount of	Date of Sale or
Name and	Type of Account, Last Four Digits	Amount and



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Date Amount of Creditor of Setoff of Setoff



### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

# Document Page 28 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

Site Name

and Address

15. PRIOR ADDRESS OF DEBT	OR(S):		
		e commencement of this case, list all pren	
of either spouse.	racated prior to the commencement	of this case. If a joint petition is filed, rep	out also arry separate au
'			
A ddraea	Name	Dates of	
Address	Used	Occupancy	
16. SPOUSES and FORMER SF	OUSES:		
If the debtor resides or resided in	a community property state, comm	onwealth, or territory (including Alaska, A	Arizona, California, Idaho
		r Wisconsin) within eight (8) years immed	
	tify the name of the debtor's spous	e and of any former spouse who resides	or resided with the debto
the community property state.			
Name			
Name  17. ENVIRONMENTAL INFORM	ATION:		
	ATION:		
17. ENVIRONMENTAL INFORM For the purpose of this question,	the following definitions apply:	nulation regulating pollution, contamination	on releases of hazardous
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any	the following definitions apply:	gulation regulating pollution, contaminatio	
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate	the following definitions apply:	ater, ground water, or other medium, incl	
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating	the following definitions apply:  federal, state, or local statute or requirial into the air, land, soil surface we the cleanup of the these substance	ater, ground water, or other medium, incluses, wastes, or material.	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility	the following definitions apply:  federal, state, or local statute or requirial into the air, land, soil surface we the cleanup of the these substances, or property as defined under any	ater, ground water, or other medium, incl	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility	the following definitions apply:  federal, state, or local statute or requirial into the air, land, soil surface we the cleanup of the these substance	ater, ground water, or other medium, incluses, wastes, or material.	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including	the following definitions apply:  federal, state, or local statute or regard into the air, land, soil surface we the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances.	ater, ground water, or other medium, incluses, wastes, or material.	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including	the following definitions apply:  federal, state, or local statute or regard into the air, land, soil surface we the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances.	ater, ground water, or other medium, inclus, wastes, or material.  Environmental Law, whether or not prese	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including "Hazardous material" means any	the following definitions apply:  federal, state, or local statute or regard into the air, land, soil surface we the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances.	ater, ground water, or other medium, inclus, wastes, or material.  Environmental Law, whether or not prese	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including "Hazardous material" means any	the following definitions apply:  federal, state, or local statute or regard into the air, land, soil surface we the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances.	ater, ground water, or other medium, inclus, wastes, or material.  Environmental Law, whether or not prese	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including "Hazardous material" means any	the following definitions apply:  federal, state, or local statute or regard into the air, land, soil surface we the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances.	ater, ground water, or other medium, inclus, wastes, or material.  Environmental Law, whether or not prese	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including "Hazardous material" means any	the following definitions apply:  federal, state, or local statute or regard into the air, land, soil surface we the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances, or property as defined under any label to the cleanup of the these substances.	ater, ground water, or other medium, inclus, wastes, or material.  Environmental Law, whether or not prese	uding, but not limited to,
17. ENVIRONMENTAL INFORM For the purpose of this question, "Environmental Law" means any toxic substances, wastes or mate statutes or regulations regulating "Site" means any location, facility operated by the debtor, including "Hazardous material" means any environmental Law.	the following definitions apply:  federal, state, or local statute or requiral into the air, land, soil surface we the cleanup of the these substances, or property as defined under any but not limited to, disposal sites.  thing defined as a hazardous waster	ater, ground water, or other medium, inclus, wastes, or material.  Environmental Law, whether or not prese	uding, but not limited to, ently or formerly owned o

Date

of Notice

Environmental

Law

Name and Address

of Governmental Unit

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In re

**Larry Lee Davis, Debtor** 

		NANCIAL AFFAIRS	
	of every site for which the debtor provintal unit to which the notice was sent	_	a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	ative proceedings, including settlemen e the name and address of the govern	-	
ending dates of all businesses i partnership, sole proprietor, or v immediately preceding the com- within six (6) years immediately	ist the names, addresses, taxpayer id in which the debtor was an officer, dire was self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this	ctor, partner, or managing executive on, or other activity either full- or part- e debtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securitie
a. If the debtor is an individual, ending dates of all businesses i partnership, sole proprietor, or wimmediately preceding the comwithin six (6) years immediately lf the debtor is a partnership, lisending dates of all businesses i	NAME OF BUSINESS ist the names, addresses, taxpayer id n which the debtor was an officer, dire was self-employed in a trade, profession mencement of this case, or in which the	Disposition  entification numbers, nature of the buctor, partner, or managing executive on, or other activity either full- or partedebtor owned 5 percent or more of case.  tification numbers, nature of the busi	of a corporation, partner in a time within six (6) years the voting or equity securitien nesses, and beginning and
a. If the debtor is an individual, ending dates of all businesses i partnership, sole proprietor, or wimmediately preceding the comwithin six (6) years immediately lf the debtor is a partnership, lisending dates of all businesses i (6) years immediately preceding. If the debtor is a corporation, lisending dates of all businesses i	NAME OF BUSINESS ist the names, addresses, taxpayer idn which the debtor was an officer, direwas self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this the names, addresses, taxpayer identify the mention which the debtor was a partner or over the second of the second	Disposition  entification numbers, nature of the buctor, partner, or managing executive on, or other activity either full- or parte debtor owned 5 percent or more of case.  tification numbers, nature of the busived 5 percent or more of the voting of the training of the busitification numbers, nature of the busitification numbers, nature of the busi	of a corporation, partner in a time within six (6) years the voting or equity securitienesses, and beginning and or equity securities, within six nesses, and beginning and
a. If the debtor is an individual, ending dates of all businesses i partnership, sole proprietor, or wimmediately preceding the comwithin six (6) years immediately lf the debtor is a partnership, lisending dates of all businesses i (6) years immediately preceding. If the debtor is a corporation, lisending dates of all businesses i	NAME OF BUSINESS ist the names, addresses, taxpayer idn which the debtor was an officer, dire was self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this it the names, addresses, taxpayer identification which the debtor was a partner or ow the commencement of this case.	Disposition  entification numbers, nature of the buctor, partner, or managing executive on, or other activity either full- or parte debtor owned 5 percent or more of case.  tification numbers, nature of the busived 5 percent or more of the voting of the training of the busitification numbers, nature of the busitification numbers, nature of the busi	of a corporation, partner in a time within six (6) years the voting or equity securitienesses, and beginning and or equity securities, within six nesses, and beginning and

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# Document Page 30 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

Address

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years imme executive, or owner of more than	diately preceding the commencement n 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
	ceding the commencement of this cas	ement only if the debtor is or has been in business, as defined above. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	INANCIAL STATEMENTS:	<del></del>
List all bookkeepers and account the keeping of books of account	` , <del>, ,</del>	iately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
	. , ,	preceding the filing of this bankruptcy case have audited the boo
account and records, or prepare	d a financial statement of the debtor.	
Name	Address	Dates Services Rendered
	who at the time of the commencements of account and records are not availa	of this case were in possession of the books of account and recable, explain.
Name	Address	
	creditors and other parties, including 2) years immediately preceding the common control of the	mercantile and trade agencies, to whom a financial statement wo
Name and	Date	

PFG Record # 406172 B7 (Official Form 7) (12/07) Page 9 of 12

Issued

# Document Page 31 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	OTATEMENT OF THE	IANCIAL AFFAIRS	
20. INVENTORIES			
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	vo inventories taken of your property, the nan is of each inventory.	ne of the person who supervised th	ne taking of each inventory,
Date of	Inventory	Dollar Amount of Inventory	
Inventory	Supervisor	(specify cost, market of other basis)	-
b. List the name and addr	ess of the person having possession of the re	ecords of each of the inventories re	eported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREH rship, list nature and percentage of interest of		
	,		-
A. If the debtor is a partne     Name     and Address  21b. If the debtor is a corp	rship, list nature and percentage of interest of Nature	f each member of the partnership.  Percentage of Interest  oration; and each stockholder who	o directly or indirectly owns,
A. If the debtor is a partne     Name     and Address  21b. If the debtor is a corp	Nature of Interest of oration, list all officers & directors of the corp	f each member of the partnership.  Percentage of Interest  oration; and each stockholder who	o directly or indirectly owns,
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  Overation, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corporation of the voting of the voting of the voting of the voting or Equity Securities of the corporation of the voting or Equity Securities of the corporation of the voting of the v	Percentage of Interest  oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership	-
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature Oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or equity securities.	Percentage of Interest  oration; and each stockholder who orporation.  Nature and Percentage of Stock Ownership	-
a. If the debtor is a partne  Name and Address  21b. If the debtor is a corp controls, or holds 5% or m  Name and Address	Nature of Interest  Overation, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corpore of the voting or Equity Securities of the corporation of the voting of the voting of the voting of the voting or Equity Securities of the corporation of the voting or Equity Securities of the corporation of the voting of the v	Percentage of Interest  Oration; and each stockholder who prporation.  Nature and Percentage of Stock Ownership  DLDERS:  hip interest of each member of the	-

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In re

	STATEMENT OF FIN		
22b. If the debtor is a corporation immediately preceding the comparison of the comp		ationship with the corporation terminated within or	ne (1) year
Name	Title	Date of Termination	
and Address	Title		
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including co ner perquisite during one year immediately preced	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
24. TAX CONSOLIDATION GF	ROUP:		
If the debtor is a corporation, lis	st the name and federal taxpayer identifi	cation number of the parent corporation of any corthin six (6) years immediately preceding the comm	• .
If the debtor is a corporation, lis for tax purposes of which the d	st the name and federal taxpayer identifi		• •
If the debtor is a corporation, list for tax purposes of which the d case.	st the name and federal taxpayer identifi ebtor has been a member at any time w		• •
If the debtor is a corporation, list for tax purposes of which the d case.  Name of	st the name and federal taxpayer identifi ebtor has been a member at any time w Taxpayer		• .
If the debtor is a corporation, lis for tax purposes of which the d case.  Name of Parent Corporation  25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w  Taxpayer  Identification Number (EIN)		nencement of the
If the debtor is a corporation, lis for tax purposes of which the d case.  Name of Parent Corporation  25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w  Taxpayer  Identification Number (EIN)	thin six (6) years immediately preceding the comm	nencement of the

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

STATEMENT	/ 1L	
3 I A I F IVI F IVI I	LJE ENVANGA	I AFFAIR.

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 10/16/2009 /s/ Larry Lee Davis

**Larry Lee Davis** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis / Debtor

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

debt which is secured by propert	y of the estate. Attach additional pages i	Thecessary.)
Property No. 1		
Creditor's Name: <b>Wells Fargo</b> Attn: Bankruptcy Dept. Po Box 29704 Phoenix AZ 85038	Describe Property Securing Debt: Wells Fargo - 2003 Chrysler Town and Country - SL	JRRENDERING
Property will be (check one):		
■Surrendered □F	Retained	
If retaining the property, I intend to (check at It	east one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain522(f)).	(for example, avoid lie	n using 110 U.S.C. §
Property is (check one):		
□Claimed as exempt	■Not claimed as exempt	
	ect to unexpired leases. (All three column lease. Attach additional pages if necess	
Lessor's Name:	Describe Property Securing Debt:	Lease will be
NONE		assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No
I declare under penalty of periury that th	ne above indicates my intention as to any propert	y of my estate

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 10/16/2009 /s/ Larry Lee Davis

**Larry Lee Davis** 

X Date & Sign

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Larry Lee Davis, Debtor

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

### The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$1,500

\$1,500

The Filing Fee has been paid.

**Balance Due** 

\$0

The source of the compensation paid to me was:

Debtor(s)

Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Kyle Thomas Dallmann 10/30/2009 Dated:

> Attorney Name: **Kyle Thomas Dallmann** LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6296173

# Document Page 36 of 37 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Larry Lee Davis, Debtor** 

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<b>VERIFIC</b>	AIIUI	UE	CREDI	IUR	IVIA	IRIA

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/16/2009 /s/ Larry Lee Davis

**Larry Lee Davis** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

**Larry Lee Davis Debtor** 

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 10/16/2009 /s/ Larry Lee Davis

**Larry Lee Davis** 

**~** 

Sign & Date Here



Sign & Date Here

Dated: 10/30/2009 /s/ Kyle Thomas Dallmann

Attorney: Kyle Thomas Dallmann Bar No: 6296173